

Exhibit B

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

 STKW T3388
 FORM# 3001A
 DEAL 39969

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) HECTOR LOYOLA 1409 E DELKE AVE SPOKANE WA 99208	Co-Buyer Name and Address (Including County and Zip Code) LINDA LOYOLA 1409 E DELKE AVE SPOKANE WA 99208	Seller-Creditor (Name and Address) LHM TOYOTA SPOKANE 1208 W 3RD AVE SPOKANE, WA 99201
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below, as explained in section 1 on the back. The Truth-in-Lending Disclosures below are part of this contract.

Now/Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2012	DODGE Journey	91388	3C4PDD8G9CT160048	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. <u>28.00 %</u>	FINANCE CHARGE The dollar amount the credit will cost you. <u>\$ 18915.51</u>	Amount Financed The amount of credit provided to you or on your behalf. <u>\$ 17136.97</u>	Total of Payments The amount you will have paid after you have made all payments as scheduled. <u>\$ 35952.48</u>	Total Sale Price The total cost of your purchase on credit, including your down payment of <u>\$ 1450.00</u> is <u>\$ 37402.48</u>
Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due		
72	499.34	Monthly beginning 12/14/2016		
N/A	N/A	N/A		
Or As Follows: N/A				
Late Charge. If payment is not received in full within <u>10</u> days after it is due, you will pay a late charge of \$ <u>5</u> or <u>5</u> % of the part of the payment that is late, whichever is greater. Prepayment. If you pay off all your debt early, you will not have to pay a penalty. Security Interest. You are giving a security interest in the vehicle being purchased. Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.				

ITEMIZATION OF AMOUNT FINANCED	
1 Cash Sale Price	
Vehicle Cash Price	\$ 13681.59
Other <u>N/A</u>	\$ <u>N/A</u>
Other <u>N/A</u>	\$ <u>N/A</u>
Other <u>N/A</u>	\$ <u>N/A</u>
Other <u>N/A</u>	\$ <u>N/A</u>
Sales Tax	\$ 1385.38
Documentary Service Fee (THE DOCUMENTARY SERVICE FEE IS A NEGOTIABLE FEE. Documentary service fees are not required by the state of Washington.)	\$ <u>N/A</u>
Total Cash Sale Price	\$ 15066.97 ⁽¹⁾
2 Total Downpayment =	
Trade-In (Year) <u>1998</u> (Make) <u>TOYOTA</u> (Model) <u>SIENNA</u>	
Gross Trade-In Allowance	\$ 750.00
Less Payoff Made By Seller	\$ 800.00
Equals Net Trade In	\$ -50.00
+ Cash	\$ 1500.00
+ Other <u>N/A</u>	\$ <u>N/A</u>
(If total downpayment is negative, enter "0" and see 4H below)	\$ 1450.00 ⁽²⁾
3 Unpaid Balance of Cash Price (1 minus 2)	\$ 13616.97 ⁽³⁾

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose subject to our approval of your choice as the law allows. You are not required to buy any other insurance to obtain credit.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A
 Credit Disability \$ N/A

Insurance Company Name N/A
N/A
 Home Office Address N/A
N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in item 4A of the itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance	
<input type="checkbox"/> <u>N/A</u>	<u>N/A</u>
Type of Insurance	Term
Premium \$ <u>N/A</u>	
Insurance Company Name <u>N/A</u>	
Home Office Address <u>N/A</u>	
<input type="checkbox"/> <u>N/A</u>	<u>N/A</u>
Type of Insurance	Term
Premium \$ <u>N/A</u>	
Insurance Company Name <u>N/A</u>	
Home Office Address <u>N/A</u>	

4 Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts)

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies

Life \$ N/A
 Disability \$ N/A \$ N/A

B Other Optional Insurance Paid to Insurance Company or Companies \$ N/A
 Total Insurance Paid to Insurance Companies \$ N/A

C Optional Gap Contract \$ 655.00

D Official Fees Paid to Government Agencies

to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A

E Government Taxes Not Included in Cash Price \$ N/A

F Government License and/or Registration Fees
 LIC/REG FEE \$ 170.00

G Government Certificate of Title Fees \$ N/A
 Total Official Fees Paid to Government Agencies \$ 170.00

H Other Charges (Seller must identify who is paid and describe purpose)

to N/A for Prior Credit or Lease Balance \$ N/A
 to LANDCAR VSC for SERVICE CONTRACT \$ 2695.00
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 Total Other Charges and Amounts Paid to Others on Your Behalf \$ 3520.00^(a)

I Amount Financed (3 plus 4) \$ 17136.97^(a)

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. I want the insurance checked above. We will apply for the insurance on your behalf.

X N/A
 Buyer Signature _____ Date _____

X N/A
 Co-Buyer Signature _____ Date _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE FOR BODILY INJURY LIABILITY, PUBLIC LIABILITY, OR PROPERTY DAMAGE LIABILITY.

Returned Check Charge: You agree to pay a charge of up to \$20 if any check you give us is dishonored or any electronic payment is returned unpaid. If a check is not paid within 15 days, you will pay a charge of the lesser of \$40 or the face amount of the check. I will make written demand that you do so.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4C of the Declaration of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos.
 LANDCAR GAP
 Name of Gap Contract
 I want to buy a gap contract
 Buyer Signs X _____

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A Year N/A SELLER'S INITIALS N/A

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X _____ Co-Buyer Signs X _____
 If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without being liable. For example, we may extend the time for making some payments without extending the time for making others.
 You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.
 See back for other important agreements.

NOTICE TO BUYER: (a) Do not sign this contract before you read it or if any spaces intended for the agreed terms, except as to unavailable information, are blank. (b) You are entitled to a copy of this contract at the time you sign it. (c) You may at any time pay off the full unpaid balance due under this contract, and in so doing you may receive a partial rebate of the finance charge. (d) The finance charge does not exceed 28.0000% (must be filled in) per annum computed monthly.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X _____ Date 10/30/16 Co-Buyer Signs X _____ Date 10/30/16

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X N/A Address _____
 Seller signs _____ Date 10/30/16, X Title FI MGR

Seller assigns its interest in this contract to AMERICAN CREDIT ACCEPTANCE (Assignee) under the terms of Seller's agreement(s) with Assignor.

☐ Assigned with full recourse ☒ Assigned with limited recourse ☐ Assigned with no recourse

Seller By _____ Title

ILAW FORM NO. 553 N/A 10/1/16, 11/1/16, 12/1/16, 1/1/17, 2/1/17, 3/1/17, 4/1/17, 5/1/17, 6/1/17, 7/1/17, 8/1/17, 9/1/17, 10/1/17, 11/1/17, 12/1/17, 1/1/18, 2/1/18, 3/1/18, 4/1/18, 5/1/18, 6/1/18, 7/1/18, 8/1/18, 9/1/18, 10/1/18, 11/1/18, 12/1/18, 1/1/19, 2/1/19, 3/1/19, 4/1/19, 5/1/19, 6/1/19, 7/1/19, 8/1/19, 9/1/19, 10/1/19, 11/1/19, 12/1/19, 1/1/20, 2/1/20, 3/1/20, 4/1/20, 5/1/20, 6/1/20, 7/1/20, 8/1/20, 9/1/20, 10/1/20, 11/1/20, 12/1/20, 1/1/21, 2/1/21, 3/1/21, 4/1/21, 5/1/21, 6/1/21, 7/1/21, 8/1/21, 9/1/21, 10/1/21, 11/1/21, 12/1/21, 1/1/22, 2/1/22, 3/1/22, 4/1/22, 5/1/22, 6/1/22, 7/1/22, 8/1/22, 9/1/22, 10/1/22, 11/1/22, 12/1/22, 1/1/23, 2/1/23, 3/1/23, 4/1/23, 5/1/23, 6/1/23, 7/1/23, 8/1/23, 9/1/23, 10/1/23, 11/1/23, 12/1/23, 1/1/24, 2/1/24, 3/1/24, 4/1/24, 5/1/24, 6/1/24, 7/1/24, 8/1/24, 9/1/24, 10/1/24, 11/1/24, 12/1/24, 1/1/25, 2/1/25, 3/1/25, 4/1/25, 5/1/25, 6/1/25, 7/1/25, 8/1/25, 9/1/25, 10/1/25, 11/1/25, 12/1/25, 1/1/26, 2/1/26, 3/1/26, 4/1/26, 5/1/26, 6/1/26, 7/1/26, 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OTHER IMPORTANT AGREEMENTS**1. FINANCE CHARGE AND PAYMENTS**

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Right to Refinance a Balloon Payment.** A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If this contract contains a balloon payment and you do not pay it, you have the right to obtain a new payment schedule. Unless you agree otherwise, the periodic payments under the new payment schedule will not be substantially greater than the earlier scheduled payments. This provision does not apply if you did not purchase this vehicle for personal, family, or household use. It also does not apply if we adjusted your payment schedule to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.** You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on the front of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs as the law allows. You will also pay any collection costs we incur as the law allows.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. **WARNING: UNLESS YOU PROVIDE US WITH EVIDENCE OF THE PHYSICAL DAMAGE INSURANCE COVERAGE AS REQUIRED BY THIS CONTRACT, WE MAY (BUT ARE NOT REQUIRED) PURCHASE INSURANCE AT YOUR EXPENSE TO PROTECT OUR INTEREST. THIS INSURANCE MAY, BUT NEED NOT, ALSO PROTECT YOUR INTEREST. IF THE COLLATERAL BECOMES DAMAGED, THE COVERAGE WE PURCHASE MAY NOT PAY ANY CLAIM YOU MAKE OR ANY CLAIM MADE AGAINST YOU. YOU MAY LATER CANCEL THIS COVERAGE BY PROVIDING EVIDENCE THAT YOU HAVE OBTAINED PROPER COVERAGE ELSEWHERE. YOU ARE RESPONSIBLE FOR THE COST OF ANY INSURANCE PURCHASED BY US. THE COST OF THIS INSURANCE MAY BE ADDED TO YOUR AMOUNT FINANCED. IF THE COST IS ADDED TO THE AMOUNT FINANCED, THE ANNUAL PERCENTAGE RATE ON THIS CONTRACT WILL APPLY TO THIS ADDED AMOUNT. THE EFFECTIVE DATE OF COVERAGE MAY BE THE DATE YOUR PRIOR COVERAGE LAPSED OR ANOTHER DATE AFTER THAT DATE OF LAPSE. THE COVERAGE WE PURCHASE MAY BE CONSIDERABLY MORE EXPENSIVE THAN INSURANCE YOU CAN OBTAIN ON YOUR OWN AND MAY NOT SATISFY WASHINGTON'S MANDATORY LIABILITY INSURANCE LAWS. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.**

e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.**4. WARRANTIES SELLER DISCLAIMS**

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. APPLICABLE LAW

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.